



AARP Testimony
HB 6582 -- An Act Establishing the Connecticut Healthcare Partnership
March 1, 2009

On behalf of AARP and our more than 629,000 members in Connecticut, I congratulate you on considering proposals today to increase access to affordable, quality health care in Connecticut.

AARP has long advocated that life-saving health care is a right, not a privilege. AARP believes that all individuals have a right to health care services when they need them; coverage that provides adequate financial protection against health care costs; high quality health care; a reasonable choice of health care providers; and the financing of the system should be equitable, broadly based and affordable to all. We further believe that methods of provider reimbursement should promote high-quality medical care, efficient service delivery, cost effectiveness, and compensate providers fairly. Efforts to promote health and prevent disease should be strengthened, incentives to promote healthy behavior should be encouraged as long as they do not deny access to health care, and care should be coordinated and integrated in order to effectively address an individual's multiple and/or changing health care needs.

AARP supports the health care pooling concept contained in H.B. 6582, An Act Establishing the Connecticut Healthcare Partnership, as an important building block to achieving these goals.

H.B. 6582 extends coverage under the state employee insurance to children/youth in school until age twenty-one. The bill also requires conversion of the state employee insurance to self-insurance and opens the program to municipal employees, small employers and nonprofit employees. AARP believes that the quality of the state employee health insurance plans coupled with the increased bargaining power and reduced administrative costs associated with a larger state plan pool should allow employees of municipalities and small businesses greater access to quality affordable health care. This is critically important for the families and employers in Connecticut now spending over \$12,000 per year on health care premiums alone.

We believe that H.B. 6582 also would result in savings to municipalities. By opening up the state employee health insurance plan to municipal employees that voluntarily choose to participate, towns would decrease their health care costs and provide a richer health care benefit to their employees. The same is true for non-profit providers and small businesses that choose to participate. This would be especially beneficial during a time of fiscal crisis, such as we are presently experiencing.

AARP commends the work of Speaker Donovan and legislative leaders who have long championed the health care pooling proposal described in H.B. 6582. AARP looks

forward to working with the General Assembly and the administration to build consensus around health care pooling and other aspects of health care reform that will be discussed throughout the day. We believe that with the health reform work already underway in our state, Connecticut should be leading the health reform efforts nationally. We must not be content to just wait for national health reform to come to us. We must make health care more affordable for the families and employers in Connecticut through approaches like the pooling approach included in HB 6582. Also, we must ensure that all Connecticut residents have access to quality, affordable health care. This includes the 70,405 uninsured Connecticut residents age 50-64, among the fastest growing group of uninsured. With the financial crisis worsening each day, the time for action is now. You have an opportunity this session to make health care affordable and available. AARP looks forward to working with you as a constructive partner to promote consensus and ultimately find workable solutions to our health care crisis.

Thank You.